

Ames Insurance Center

June 2010 Newsletter

ISSUE 8

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Around the Office

- Ames Insurance Center would like to congratulate Kiley on receiving a full-time position at Marsh in Des Moines! Kiley has worked as a part-time Marketing Intern for Ames Insurance Center for the past two years. We wish you all of the luck in the world, Kiley, and we know you will do very well in your new position!
- If you would like to receive the monthly newsletter, please contact Kaitlyn at khammel@amesinsurancetecenter.com
- Do you have Facebook? So do we! "Like" our page to get office information such as closings or events, or just write on our wall to say "hello!"

Umbrella Policies

What would happen if you were involved in a major car accident or if a fire in your apartment spread to other units? Do you have the right amount of insurance to cover these damages? Umbrella policies are intended to cover these exact situations.

Umbrella insurance policies further protect you and your assets after your auto or home liability coverages are exhausted. Umbrella policies give you coverage against legal actions or claims that aren't included or covered under your auto or home policy.

People rely on their auto, home, boat, etc. insurance to cover themselves from liability lawsuits. However, your liability limits on



your primary policy may not be enough to cover you if you are sued.

For instance, say a neighbor kid gets injured on your property and the claim against you is settled for \$400,000. If your liability limit on your home policy is \$300,000, you could get stuck

with coming up with the extra \$100,000. This is where an umbrella policy comes in and covers the difference between the claim total and the liability limit on your home.

Lawsuits are becoming commonplace in today's world, and an umbrella can help protect your assets and property. Umbrella policies are affordable and give you very valuable coverage that stretches beyond your primary liability limit.

Umbrella limits begin at \$1,000,000, but higher limits are available. If you would like more information about umbrella policies, or if you would like to see if you qualify for an umbrella policy, please contact Julie at the office.

BIG Customer Giveaway Results

Our BIG Customer Giveaway ran from April 1 to June 29. During this period, we received many referrals from our customers and we appreciate the good word that everyone spread!

We held our drawing for the prizes on June 29 and we had

some very excited winners! The drawing winners are:

Barb Feeny (\$50 gas card to Elmquist/Deckers), Mike Emery (\$150 Hy-Vee gift card), Mark Hiatt (Char-Broil grill and grilling tools), and Joan Senne (Compaq laptop).

Thank you to all of our customers who sent referrals! Remember, Ames Insurance Center gives all of its customers a \$10 gift card for every two referrals they send! Thanks again for making the BIG Customer Giveaway a success!